

If you have any questions about your benefits, please contact:
Sue Benton - ext. 2427 / Gail Conidi - ext. 4272 / Pat Spencer - ext. 3957

Fall 2008

Medical Plan news!

Effective 11/1/08, HPV vaccinations for girls/women up to age 26 are now covered under both the PPO (included in the \$500 annual wellness benefit) and HMO plans. The HPV vaccination series (aka Gardasil) is administered to help prevent cervical cancer.

PPO Plan members and Dependent children over the age of 19

Our drug plan provider, Drug Card, Inc, requires that if you cover a dependent child over the age of 19 on your PPO plan, that you verify that they are a full time student each fall and spring semester. You can fax a copy of the student's tuition bill or the student's schedule to Drug Card Inc at (630) 420-3919 (fax #). Include your name and that you are a COD employee. If you have questions for Drug Card, you can call them at

(630) 420-3900 or find information at: www.drugcard-inc.com

Do you need a new Medical or Dental card (Blue Care Dental)?

Log onto www.bcbsil.com and select Member (if you have not logged on before you will have to register with them)—log in and you can print out a temporary ID card, request a new medical or dental card be sent to you, view claims that have been processed or are pending and find a doctor/other provider.

FSA enrollment continues

Wednesday, 11/26/08 is the last day to enroll for 2009 calendar year. You do need to complete a new enrollment form each year. You can enroll in either Medical Reimbursement or Dependent Care or both. Come to HR to pick up an enrollment form.

403b changes

The IRS has made changes to the 403 b plans ad of 1/1/09. The college has limited the plans to use after January 1st to the following 9 companies:

AXA (Equitable)
TIAA-Cref
MetLife
Fidelity
Vanguard
American Funds (Capital Guardian)
Ameriprise (IDS)
Oppenheimer
AIG VALIC

The 457 plans and the Roth 403b plan providers remain the same. If your 403b is not with one of the companies listed above, you will need to switch to one of the approved companies by 1/1/09. If you do not make the change as of 1/1/09, then your contributions will stop.

New Contribution limits for 2009

For both 457 and 403b plans, the contribution limit for 2009 has been increased to \$16,500 per year. If you are age 50 or over, then you can also put in additional money, up to \$5,500 for a total of \$22,000.

Check out the new Retirement Manager website at;

<https://aigretco.com/retireman>

At this site, you can change your contributions, start contributing (you must also open an account with your selected provider) and check to see if you are on track for retirement. You will need to go to New User the first time you go to the site to register and select a password.